

In re:  
Patricia Townes  
Debtor

Case No. 24-10682-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 11, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:

Recip ID	Recipient Name and Address
db	Patricia Townes, 2216 Mifflin St, Philadelphia, PA 19145-2738
14862703	CCO Mortgage Corp., Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
14864030	+ Citizens Bank, N.A., Mary F. Kennedy, Esquire, 1310 Industrial Boulevard, 1st Floor, Suite 101, Southampton PA 18966-4030
14862708	City of Philadelphia, Bureau Of Administrative Adjudication, 913 Filbert St, Philadelphia, PA 19107-3117
14862728	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Jul 12 2024 00:01:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14862701	+ Email/PDF: bncnotices@becket-lee.com	Jul 12 2024 00:15:07	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14873687	Email/PDF: bncnotices@becket-lee.com	Jul 12 2024 00:17:03	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14862705	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 12 2024 00:01:00	Citizens Bank NA, Attn: Bankruptcy 1 Citizens Plaza, Riverside, RI 02915
14862707	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:02:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14889240	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:02:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14862702	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2024 00:32:06	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14864512	+ Email/PDF: ebn_ais@aisinfo.com	Jul 12 2024 00:16:06	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14862704	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2024 00:32:16	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14863676	^ MEBN	Jul 11 2024 23:52:55	Citizens Bank, N.A., 10561 Telegraph Road, Glen

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			Allen, VA 23059-4577
14862706	^ MEBN	Jul 11 2024 23:53:21	Citizens Bank/First Mark Seviles, Attn: Bankruptcy 1 Citizens Plaza, Riverside, RI 02915-3026
14862709	Email/Text: bankruptcy@philapark.org	Jul 12 2024 00:02:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14862710	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 00:01:00	Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14862711	^ MEBN	Jul 11 2024 23:53:17	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14862712	Email/PDF: creditonebknotifications@resurgent.com	Jul 12 2024 00:15:37	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14881254	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2024 00:02:00	Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,, Salt Lake City, UT 84165-0250
14873043	+ Email/Text: RASEBN@raslg.com	Jul 12 2024 00:01:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14862713	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 12 2024 00:02:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14862714	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 12 2024 00:02:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14862715	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 12 2024 00:02:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14862716	+ Email/Text: electronicbkydocs@nelnet.net	Jul 12 2024 00:01:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14862717	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 12 2024 00:01:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14864358	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2024 00:14:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14862718	^ MEBN	Jul 11 2024 23:52:49	LendingPoint LLC., Attn: Bankruptcy 1201 Roberts Blvd Suite, Kennesaw, GA 30144-3612
14862720	Email/Text: ml-ebn@missionlane.com	Jul 12 2024 00:01:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14862719	+ Email/Text: bankruptcy@marinerfinance.com	Jul 12 2024 00:01:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14880986	+ Email/Text: bankruptcy@marinerfinance.com	Jul 12 2024 00:01:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14874549	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2024 00:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14862721	Email/Text: bankruptcy@moneylion.com	Jul 12 2024 00:02:00	MoneyLion, Inc, Attn: Bankruptcy Dept, P.O. Box 1547, Sandy, UT 84091-1547
14862723	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 12 2024 00:01:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14862724	Email/Text: fesbank@attorneygeneral.gov	Jul 12 2024 00:01:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14862727	^ MEBN	Jul 11 2024 23:52:43	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14862722	+ Email/Text: blegal@phfa.org	Jul 12 2024 00:01:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086

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14862725	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14862726	^ MEBN	Jul 11 2024 23:53:20	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14862729	Email/Text: bankruptcy@philapark.org	Jul 12 2024 00:02:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14880654	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 00:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14862730	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2024 00:02:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14862731	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2024 00:01:00	Specialized Loan Servicing LLC, 6200 S Quebec St Ste 300, Greenwood Vlg, CO 80111-4720
14862732	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 00:32:18	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14862733	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 12 2024 00:01:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14862734	^ MEBN	Jul 11 2024 23:52:53	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14876387	+ Email/Text: electronicbkydocs@nelnet.net	Jul 12 2024 00:01:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14862735	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 12 2024 00:16:05	Wells Fargo Home Mortgage, Written Correspondence Resolutions, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. mary@javidianlaw.com, tami@javidianlaw.com;angie.harrigan@javidianlaw.com

MICHAEL A. CIBIK

on behalf of Debtor Patricia Townes help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2019-1 mimcgowan@raslg.com

ROBERT BRIAN SHEARER

on behalf of Creditor Federal Home Loan Mortgage Corporation rshearer@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

PATRICIA TOWNES

Debtor

Chapter 13

Bankruptcy No. 24-10682-PMM

ORDER

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

**Date: July 11, 2024**



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Honorable Patricia M. Mayer  
Bankruptcy Judge